November 3, 2004

Northern Trust Bank 2398 East Camelback Road Suite 400 Phoenix, AZ 85016

RE: DARRYL SYDOR - LOC

TO: Northern Trust:

Please allow Philip A. Kenner to access this outstanding LOC for direct deposit into the Little Isle IV account at Northern Trust Bank. He is authorized to sign for the release of funds related to my LOC.

Thank you for your assistance in this matter.

Darryl Sydor